Certificate Number: 17082-PAE-DE-038124049

Bankruptcy Case Number: 23-11245



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 23, 2024</u>, at <u>9:05</u> o'clock <u>PM MST</u>, <u>CHARLENE D CHAPPELL</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 23, 2024 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director